

Information to identify the case:	
Debtor 1:	Edward J Pietrzak
	First Name Middle Name Last Name
Debtor 2:	Tracy Lynn Pietrzak
(Spouse, if filing)	First Name Middle Name Last Name
United States Bankruptcy Court:	WESTERN DISTRICT OF PENNSYLVANIA
Case number:	24-20235-CMB
Social Security number or ITIN:	xxx-xx-3706
EIN:	--_-----
Social Security number or ITIN:	xxx-xx-4613
EIN:	--_-----
Date case filed for chapter:	7 1/31/24

Official Form 309A (For Individuals or Joint Debtors)

Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline

10/20

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Edward J Pietrzak	Tracy Lynn Pietrzak
2. All other names used in the last 8 years		
3. Address	500 31st Street McKeesport, PA 15132	500 31st Street McKeesport, PA 15132
4. Debtor's attorney Name and address	Jeffrey Wayne Ross Harold Shepley & Assoc. 209 West Patriot Street Somerset, PA 15501	Contact phone 814-444-0500 Email: jross@shepleylaw.com
5. Bankruptcy trustee Name and address	Crystal H. Thornton-lllar LEECHTISHMAN 525 William Penn Place 28th Floor Pittsburgh, PA 15219	Contact phone 412-261-1600 Email: cthorton-lllar@leechtishman.com

For more information, see page 2 >

Debtor **Edward J Pietrzak** and **Tracy Lynn Pietrzak**

Case number **24-20235-CMB**

6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov .	U.S. Bankruptcy Court 5414 U.S. Steel Tower 600 Grant Street Pittsburgh, PA 15219	Hours open: Mon. – Fri. Pittsburgh Office: 9:00a.m. – 4:30p.m. Erie Office: 9:00a.m. – 4:30p.m. Contact phone 412-644-2700 Date: 2/2/24
7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	March 25, 2024 at 10:00 AM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: Enter Meeting ID 451 616 4812, and Passcode 6001318900, call 1-412-239-8484 For additional information, go to: https://www.justice.gov/ust/moc
8. Presumption of abuse If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	The presumption of abuse does not arise.	
9. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable: You must file a complaint: <ul style="list-style-type: none">• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or• if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6). You must file a motion: <ul style="list-style-type: none">• if you assert that the discharge should be denied under § 727(a)(8) or (9).	Filing deadline: 5/24/24 Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection. Filing deadline: 30 days after the conclusion of the meeting of creditors
10. Proof of claim Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at https://pacer.uscourts.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	

In re:
Edward J Pietrzak
Tracy Lynn Pietrzak
Debtors

Case No. 24-20235-CMB
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Feb 02, 2024

User: auto
Form ID: 309A

Page 1 of 4
Total Noticed: 53

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 04, 2024:

Recip ID	Recipient Name and Address
db/jdb	+ Edward J Pietrzak, Tracy Lynn Pietrzak, 500 31st Street, McKeesport, PA 15132-7144
tr	+ Crystal H. Thornton-Illar, LEECHTISHMAN, 525 William Penn Place, 28th Floor, Pittsburgh, PA 15219-1728
ust	+ Office of the United States Trustee, 1000 Liberty Avenue, Suite 1316, Pittsburgh, PA 15222-4013
15680817	+ Everett & Hurite Ophthalmic Association, 1835 Forbes Avenue, Pittsburgh, PA 15219-5835
15680822	+ MRS BPO, LLC, P.O. Box 1050, Cherry Hill, NJ 08034-0012
15680825	+ Pennsylvania Turnpike Commission, E-Z Pass Customer Service Center, 300 E.Park Drive, Harrisburg, PA 17111-2729
15680829	+ SS Grover MD Associates, 2580 Haymaker Road, Monroeville, PA 15146-3518
15680839	UPMC, P.O. Box 382059, Pittsburgh, PA 15250-8059
15680840	+ UPMC Health Plan, P.O. Box 371842, Pittsburgh, PA 15250-7842
15680842	UPMC McKeesport, P.O. Box 382059, Pittsburgh, PA 15250-8059
15680843	UPMC Physician Services, P.O. Box 371980, Pittsburgh, PA 15250-7980

TOTAL: 11

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: kebeck@bernsteinlaw.com	Feb 03 2024 00:11:00	Keri P. Ebeck, Bernstein-Burkley, 601 Grant Street, 9th Floor, Pittsburgh, PA 15219
aty	Email/Text: jross@shepleyand Associates.com	Feb 03 2024 00:11:00	Jeffrey Wayne Ross, Harold Shepley & Assoc., 209 West Patriot Street, Somerset, PA 15501
tr	+ EDI: BCHTHORNTONILLR	Feb 03 2024 05:04:00	Crystal H. Thornton-Illar, LEECHTISHMAN, 525 William Penn Place, 28th Floor, Pittsburgh, PA 15219-1728
smg	EDI: PENNDEPTREV	Feb 03 2024 05:04:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Feb 03 2024 00:11:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Feb 03 2024 05:04:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Feb 03 2024 00:11:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ Email/Text: jdryer@bernsteinlaw.com	Feb 03 2024 00:11:00	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 601 Grant Street, 9th Floor, Pittsburgh, PA 15219-4430
15680802	EDI: CINGMIDLAND.COM	Feb 03 2024 05:04:00	AT&T Mobility, P.O. Box 6416, Carol Stream, IL

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			60197-6416
15680800	+ Email/Text: backoffice@affirm.com	Feb 03 2024 00:12:00	Affirm, Inc., Attn: Bankruptcy, 650 California Street, Fl 12, San Francisco, CA 94108-2716
15680801	+ Email/Text: jsallpod@hotmail.com	Feb 03 2024 00:12:00	Allegheny Podiatry Mangement, 495 East Waterfront Drive, Suite 230, Homestead, PA 15120-1151
15680805	+ EDI: CITICORP	Feb 03 2024 05:04:00	CBNA, Attn: Bankruptcy, P.O. Box 6497, Sioux Falls, SD 57117-6497
15680831	Email/Text: cfcbackoffice@contfinco.com	Feb 03 2024 00:11:00	SURGE, P.O. Box 3220, Buffalo, NY 14240
15680812	Email/Text: customercareus@creditcorpsolutionsinc.com	Feb 03 2024 00:11:00	Credit Corp Solutions, 121 W. Election Rd, Suite 200, Draper, UT 84020
15680811	Email/Text: customercareus@creditcorpsolutionsinc.com	Feb 03 2024 00:11:00	Credit Corp Solutions, 63 East 11400 South #408, Sandy, UT 84070
15680803	+ EDI: CAPITALONE.COM	Feb 03 2024 05:04:00	Capital One, Bankruptcy, P.O. Box 30285, Salt Lake City, UT 84130-0285
15680804	+ EDI: CAPITALONE.COM	Feb 03 2024 05:04:00	Capital One/Walmart, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285
15680806	+ EDI: CITICORP	Feb 03 2024 05:04:00	Citibank, Centralized Bankruptcy, P.O. Box 790040, Saint Louis, MO 63179-0040
15680807	+ EDI: CITICORP	Feb 03 2024 05:04:00	Citibank/The Home Depot, Centralized Bankruptcy, P.O. Box 790040, Saint Louis, MO 63179-0040
15680809	+ Email/Text: mediamanagers@clientservices.com	Feb 03 2024 00:11:00	Client Services, Inc., 3451 Harry S. Truman Blvd., Saint Charles, MO 63301-9816
15680808	+ Email/Text: mediamanagers@clientservices.com	Feb 03 2024 00:11:00	Client Services, Inc., 3451 Harry Truman Blvd., Saint Charles, MO 63301-9816
15680810	EDI: WFNNB.COM	Feb 03 2024 05:04:00	Comenity Bank, Bankruptcy Department, P.O. Box 182125, Columbus, OH 43218-2125
15680814	+ Email/Text: bdsupport@creditmanagementcompany.com	Feb 03 2024 00:12:00	Credit Management Company, Foster Plaza Building, 661 Anderson Drive, Suite 110, Pittsburgh, PA 15220-2700
15680813	+ Email/Text: bdsupport@creditmanagementcompany.com	Feb 03 2024 00:12:00	Credit Management Company, Attn: Bankruptcy, 661 Anderson Drive, Ste 110, Pittsburgh, PA 15220-2700
15680815	Email/Text: BKCourtNotices@yourmortgageonline.com	Feb 03 2024 00:11:00	Dovenmuehle Mortgage, Inc., Attn: Bankruptcy, 1 Corporate Drive, Ste 360, Lake Zurich, IL 60047
15680819	EDI: CITICORP	Feb 03 2024 05:04:00	Macys, Attn: Bankruptcy, 9111 Duke Boulevard, Mason, OH 45040
15680816	+ EDI: USBANKARS.COM	Feb 03 2024 05:04:00	Elan Financial Services, Attn: Bankruptcy, 800 Nicollet Mall, Minneapolis, MN 55402-2459
15680818	+ EDI: PHINHARRIS	Feb 03 2024 05:04:00	Harris & Harris, Ltd., 111 West Jackson Boulevard, Suite 400, Chicago, IL 60604-4135
15680821	Email/Text: EBN@Mohela.com	Feb 03 2024 00:11:00	Mohela/Dept. of Ed., 633 Spirit Drive, Chesterfield, MO 63005
15680820	+ Email/Text: bankruptcydpt@mcmcg.com	Feb 03 2024 00:11:00	Midland Credit Management, 350 Camino De La Reina, San Diego, CA 92108-3007
15680823	+ EDI: AGFINANCE.COM	Feb 03 2024 05:04:00	OneMain Financial, Bankruptcy Department, P.O. Box 1010, Evansville, IN 47706-1010
15680826	Email/Text: bkrgeneric@penfed.org	Feb 03 2024 00:11:00	Pentagon Federal Credit Union, Attn: Bankruptcy, P.O. Box 1432, Alexandria, VA 22313
15680827	Email/Text: bkrgeneric@penfed.org	Feb 03 2024 00:11:00	Pentagon Federal Credit Union, P.O. Box 1432,

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User: auto

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			Alexandria, VA 22313
15680824	+ Email/Text: gtaskus@pc-fcu.org	Feb 03 2024 00:12:00	Parkview Community Federal Credit Union, 2100 Eden Park Blvd, McKeesport, PA 15132-7621
15680828	^ MEBN	Feb 03 2024 00:00:01	Revco Solutions, P.O. Box 163279, Columbus, OH 43216-3279
15680832	EDI: SYNC	Feb 03 2024 05:04:00	Synchrony Bank/American Furniture, Attn: Bankruptcy Dept., P.O. Box 965061, Orlando, FL 32896-5061
15680833	+ EDI: SYNC	Feb 03 2024 05:04:00	Synchrony Bank/Care Credit, Attn: Bankruptcy, P.O. Box 965060, Orlando, FL 32896-5060
15680834	EDI: AISTMBL.COM	Feb 03 2024 05:04:00	T-Mobile, P.O. Box 629025, El Dorado Hills, CA 95762
15680835	Email/Text: tidewaterlegalebn@twcs.com	Feb 03 2024 00:11:00	Tidewater Finance Company, 6520 Indian River Road, Virginia Beach, VA 23464
15680836	+ Email/Text: rhonda@wecollectmore.com	Feb 03 2024 00:11:00	Tri-State Adjustments, Inc., 3439 East Avenue South, La Crosse, WI 54601-7241
15680841	+ Email/Text: BankruptcyNotice@upmc.edu	Feb 03 2024 00:12:00	UPMC Magee, 300 Halket Street, Pittsburgh, PA 15213-3108
15680844	Email/Text: BankruptcyNotice@upmc.edu	Feb 03 2024 00:12:00	UPMC Presbyterian, Attn: Billing, 200 Lothrop Street, Pittsburgh, PA 15213-2582
15680838	+ Email/Text: BAN5620@UCBINC.COM	Feb 03 2024 00:11:00	United Collection Bureau, Inc., 5620 Southwyck Blvd., Toledo, OH 43614-1501
15680837	+ Email/Text: BAN5620@UCBINC.COM	Feb 03 2024 00:11:00	United Collection Bureau, Inc., 5620 Southwyck Blvd., Suite 206, Toledo, OH 43614-1501
15680845	+ EDI: WFFC2	Feb 03 2024 05:04:00	WF Bank, Attn: Bankruptcy, P.O. Box 14517, Des Moines, IA 50306-3517
TOTAL: 45			

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
15680830		Steel Strong Community

TOTAL: 1 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 04, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 2, 2024 at the address(es) listed

District/off: 0315-2

User: auto

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Date Rcvd: Feb 02, 2024

Form ID: 309A

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below:

Name	Email Address
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Crystal H. Thornton-Illar	cthorton-llar@leechtishman.com PA95@ecfbis.com
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Jeffrey Wayne Ross	on behalf of Joint Debtor Tracy Lynn Pietrzak jross@shepleylaw.com bk@shepleylaw.com
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Jeffrey Wayne Ross	on behalf of Debtor Edward J Pietrzak jross@shepleylaw.com bk@shepleylaw.com
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Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com btemple@bernsteinlaw.com;jdryer@bernsteinlaw.com;kebeck@ecf.courtdrive.com
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Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
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TOTAL: 5